

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Christopher Bailey  
Debtor,

Carrington Mortgage Services, LLC as servicer  
for J.P. Morgan Mortgage Acquisition Corp.  
Movant.

v.

Christopher Bailey  
Debtor/Respondent,

Jack N Zaharopoulos, Trustee  
Additional Respondent.

BANKRUPTCY CASE NUMBER  
1:23-bk-00683-HWV

CHAPTER 13

11 U.S.C. § 362

J.P. MORGAN MORTGAGE ACQUISITION CORP.'S  
NOTICE OF DEFAULT OF STIPULATION

**RE: PROPERTY KNOWN AS 18 North Franklin Street, Waynesboro, PA 17268**

TO:

Christopher Bailey  
18 N. Franklin Street  
Waynesboro, PA 17268

Michael A. Cibik, Esquire, Cibik Law, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 1  
Sent via electronic notification: mail@cibiklaw.com

You are hereby notified that the Debtor is in default of the terms of the Stipulation entered into by the parties and approved by the Court. The Debtor has failed to make the following payments and late charges:

Regular payments of \$706.17 from November 1, 2023 through December 1, 2023 which total \$1,412.34;  
Attorney fee of \$0.00 for this Notice of Default

**TOTAL DEFAULT AS OF DECEMBER 19, 2023 IS \$1,412.34**

If the default continues to the following month, the Debtor shall include funds to cure that month's default as well. Pursuant to the terms of the Stipulation, the full cure of the default must be via certified funds, money orders or cashier's check, with the loan number clearly written thereon and made payable to Carrington Mortgage Services, LLC. During pendency of this default, please remit all payments to: c/o LOGS Legal Group LLP, 985 Old Eagle School Road, Suite 514, Wayne, PA 19087

The default must be cured within 15 days from the date below or Movant shall file a Certification of Default with the Court, and request the Court to enter an Order granting Movant relief from the Automatic Stay.

Respectfully submitted,

Dated: 12/22/2023

BY: /s/ Christopher A. DeNardo  
Christopher A. DeNardo 78447  
Heather Riloff - 309906  
LOGS Legal Group LLP  
985 Old Eagle School Road, Suite 514  
Wayne, PA 19087  
(610) 278-6800  
logsecf@logs.com

File #: 20-064775